

COMMERCE BANK Kansas City, Missouri				CALL REPORT 12/31 2007	CALL REPORT 12/31 2008	CALL REPORT 12/31 2009	CALL REPORT 12/31 2010	CALL REPORT 6/30 2011
SIC: 6021	jv	\$MM	YEAR					
ASSETS				\$MM	\$MM	\$MM	\$MM	\$MM
Gross Loans				10,189	11,644	10,490	9,476	9,279
Unearned Discount	(-)			0	0	0	0	0
Loan Loss Reserve	(-)			(123)	(173)	(194)	(198)	(192)
Net Loans				10,066	11,471	10,296	9,278	9,087
U.S. Govt Obligations/Mortgage-Backed Secur				1,914	2,474	2,954	3,083	3,508
State & Municipal Bonds				499	715	935	1,115	1,189
Fed Funds Sold/Repo's				571	169	23	460	861
Trading Account Securities				27	10	12	12	33
Other Earning Assets				209	382	2,324	2,982	2,919
EARNING ASSETS				13,286	15,221	16,544	16,930	17,597
Cash & Due From Banks				616	1,132	447	457	882
Bank Premises, F&E				363	404	396	379	370
Customer Acceptance Liabilities				0	0	0	0	0
Other Real Estate				14	6	10	12	24
Miscellaneous Assets				341	516	422	422	405
OTHER ASSETS				1,334	2,058	1,275	1,270	1,681
Intangibles				121	143	140	137	135
TOTAL ASSETS				14,741	17,422	17,959	18,337	19,413
LIABILITIES				\$MM	\$MM	\$MM	\$MM	\$MM
Deposits-Non-Interest Bearing				1,331	1,380	4,027	4,496	4,839
Deposits-Interest Bearing				10,180	11,520	10,196	10,591	10,823
Total Deposits				11,511	12,900	14,223	15,087	15,662
Trading Liabilities				0	0	0	0	1
Acceptance Outstdg				0	0	0	0	0
Fed Funds Bought/Repo's				1,133	1,093	1,151	1,061	1,407
Other Borrowed Money				78	1,726	738	105	104
Miscellaneous Liabilities				274	262	162	286	375
CURRENT LIABILITIES				12,996	15,981	16,274	16,539	17,549
Term-Senior				484	0	0	0	0
Deferred Items				0	0	0	0	0
TOTAL LIABILITIES				13,480	15,981	16,274	16,539	17,549
Minority Interest				0	0	0	0	0
Common Stock				10	10	10	10	10
Capital Surplus				837	995	1,000	1,008	1,010
Retained Earnings				416	499	619	717	762
Unrlzd Gns (Ls) on Securities				(2)	(63)	56	63	82
NET WORTH				1,261	1,441	1,685	1,798	1,864
TOTAL LIABILITIES & NET WORTH				14,741	17,422	17,959	18,337	19,413

COMMERCE BANK

COMMERCE BANK Kansas City, Missouri				CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT
SIC: 6021	ju	\$MM	YEAR	12/31 2007	12/31 2008	12/31 2009	12/31 2010	6/30 2011
INCOME STATEMENT			# OF MOS	12	12	12	12	6
Interest-Loans				698	656	552	503	231
Interest-Govt Sec				90	119	148	122	69
Interest-State & Muni Sec				36	41	68	77	38
Interest-Fed Funds				23	9	0	3	5
Interest-Other				19	22	20	19	9
TOTAL INTEREST INCOME				866	847	788	724	352
Interest-Deposits				269	194	118	66	25
Interest-Fed Funds and Other Borr Money				98	63	35	17	3
TOTAL INTEREST EXPENSE				367	257	153	83	28
NET INTEREST INCOME				499	590	635	641	324
Trust Income				75	80	77	81	44
Service Charge Income				113	112	107	93	40
Other Income				199	208	239	260	134
TOTAL OTHER INCOME				387	400	423	434	218
Provision For Loan Losses				41	109	161	100	28
Salaries & Benefits				256	290	301	320	161
Occupancy, F&E				64	68	69	70	34
Other Expense				214	274	268	268	133
TOTAL OTHER EXPENSE				575	741	799	758	356
Income Bef Sec Trans & Taxes				311	249	259	317	186
Income Taxes				100	79	74	97	60
Net Income Bef Sec Trans				211	170	185	220	126
Realized Gains (Losses) on Securities				1	6	(20)	(1)	0
NET INCOME				212	176	165	219	126
EQUITY RECONCILIATION (\$M)								
Beginning Balance				1,098	1,261	1,441	1,685	1,798
Net Income				212	176	165	219	126
Cash Dividends Common Stock (-)				(148)	(70)	(45)	(120)	(80)
Stock/Capital Surplus				0	0	0	0	0
Unrlzd Gns (Ls) on Securities				17	(61)	119	8	18
Other Adjustments				82	135	5	6	2
Ending Balance				1,261	1,441	1,685	1,798	1,864

COMMERCE BANK

COMMERCE BANK Kansas City, Missouri				CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT	CALL REPORT
SIC: 6021	jv	\$MM	YEAR	12/31 2007	12/31 2008	12/31 2009	12/31 2010	6/30 2011
LOAN COMPOSITION				\$MM	\$MM	\$MM	\$MM	\$MM
Real Estate-Construction				776	839	665	460	433
Real Estate-Farm				101	130	131	120	114
Real Estate-Resident				2,316	2,417	2,284	2,204	2,206
Real Estate-Other				1,722	1,878	1,859	1,802	1,813
Farmers				111	134	131	142	131
Commercial & Industrial				2,398	2,626	2,186	2,061	2,026
Individuals - Credit Cards				736	781	800	832	765
Individuals - Other				1,460	2,104	1,775	990	922
Tax Exempt Obligations				130	146	154	246	257
Other Loans				132	149	138	289	278
Lease Financing Receivables				307	440	367	330	334
TOTAL GROSS LOANS				10,189	11,644	10,490	9,476	9,279
Less: Unearned Discount				0	0	0	0	0
Less: Loan Loss Reserve				123	173	194	198	192
NET LOANS				10,066	11,471	10,296	9,278	9,087
Reserve For Loan Loss Reconciliation (\$M)				2007	2008	2009	2010	2011
Beginning Balance				121	123	173	194	198
Provision For Loan Losses				41	109	161	100	28
Recoveries				15	15	15	18	9
Charge-Offs				(56)	(85)	(155)	(114)	(43)
Other				2	11	0	0	0
Ending Balance				123	173	194	198	192
Loan Loss Reserve/Gross Loans (%)				1.21%	1.49%	1.85%	2.09%	2.07%
Net Charge-Offs/Gross Loans (%)				-0.40%	-0.60%	-1.33%	-1.01%	-0.37%
Recoveries/Charge-Offs (%)				26.79%	17.65%	9.68%	15.79%	20.93%
Prov for Loan Losses/Gross Loans (%)				0.40%	0.94%	1.53%	1.06%	0.30%
Past Due Loans at				6/30/2011	Days Past Due		Non-	
On Gross Loans of				9,279	30-89	Over 90	Accrual	
Real Estate				34	13	54		
Commercial & Industrial				8	1	17		
Personal				20	10	0		
Lease Financing Receivables				0	0	0		
Other Loans				3	0	9		
Totals				65	24	80		
Past Dues/Gross Loans (%)				0.96%				
Non Accruals/Gross Loans (%)				0.86%				

COMMERCE BANK

COMMERCE BANK				CALL	CALL	CALL	CALL	CALL
Kansas City, Missouri				REPORT	REPORT	REPORT	REPORT	REPORT
				12/31	12/31	12/31	12/31	6/30
SIC: 6021	jv	\$MM	YEAR	2007	2008	2009	2010	2011

KEY RATIOS

Return on Avg Net Worth:								
Net Income Before Sec Trans		16.73	12.58	11.84	12.63	13.76		
Net Income		16.81	13.03	10.56	12.58	13.76		
Return on Avg Assets:								
Net Income Before Sec Trans		1.49	1.08	1.05	1.23	1.38		
Net Income		1.50	1.12	0.94	1.22	1.38		
Net Interest Margin								
Effective		3.76	4.14	4.00	3.83	3.75		
Tax Equivalent @ 46%		3.99	4.38	4.36	4.22	4.13		
Salaries/(Income-Interest Expense)		28.89	29.29	28.45	29.77	29.70		
Other Income/Salaries		151.17	137.93	140.53	135.63	135.40		
Equity/Assets		8.55	8.27	9.38	9.81	9.60		
Dividend Payout		70.14	41.18	24.32	54.55	63.49		
PAT Growth		NA	(19.43)	8.82	18.92	14.55		
Asset Growth		NA	21.76	3.96	(0.33)	7.55		
Earning Asset Growth		NA	18.38	9.76	(0.31)	3.23		
Equity Growth		NA	14.27	16.93	6.71	7.34		
Effective Tax Rate		32.15	31.73	28.57	30.60	32.26		
Efficiency Ratio (%)		60.27	63.84	60.30	61.21	60.52		

DEPOSIT ANALYSIS

	2007	2008	2009	2010	2011
Loans/Deposits (%)	87.45%	88.92%	72.39%	61.50%	58.02%
Capital/Deposits (%)	10.95%	11.17%	11.85%	11.92%	11.90%
Non-Int Bearing/Total Deposits (%)	11.56%	10.70%	28.31%	29.80%	30.90%
Int Bearing/Total Deposits (%)	88.44%	89.30%	71.69%	70.20%	69.10%
Deposit Growth (%)	NA	12.07%	10.26%	6.07%	3.81%

COMMERCE BANK